

MASS. CAT. 2: M38/12
a Massachusetts consumer guide to

small claims court



Consumer Affairs &
Business Regulation



about small claims.

If you are unable to resolve your complaint through self-help or local consumer group mediation, you may wish to use the Small Claims Court. Known popularly as the *people's court*, this informal and inexpensive forum is designed to help you settle disputes of \$2000 or less without the aid of an attorney.

An exception to the \$2,000 maximum is made for property damage caused by a motor vehicle. If an action is one for which double or treble (triple) damages are permitted by law, the limit may be increased to \$4,000 for double damages and \$6,000 for treble (triple) damages. The law also provides for double or treble damages plus costs and attorney fees in certain landlord/tenant situations and actions brought under *Chapter 93A*.

If your claim is only slightly in excess of \$2,000, you may still decide to sue for the \$2,000 in Small Claims Court to avoid the costly and lengthy court battle in a higher court. If your claim is greatly in excess of \$2,000 you may wish to retain the services of an attorney and sue in another court.

Small Claims Court Functions

The atmosphere of Small Claims Court is informal, and the rules of the Court are simple. You can sue or be sued in this Court without being represented by a lawyer, because the more formal procedures characteristic of other courts are not required. Instead, you are allowed to present your own evidence and speak in layperson's terms.

By choosing a Small Claims Court, you waive all right to a jury trial. Furthermore, it is only in very specific instances that you have the right to appeal to a higher court if the Clerk does not find in your favor. *Defendants*, however, always have the right to appeal.

If the other party has a lawyer, you are not necessarily at a disadvantage because you are representing yourself. The participation by lawyers representing parties may be limited in a manner consistent with the simple and informal adjudication of the controversy. It is the Clerk's duty to ensure all parties a fair hearing.

Selecting the Appropriate Court

Small Claims sessions are conducted in every Massachusetts District Court, the Boston Municipal Court, the Hampden County Housing Court, the Worcester Housing Court, and the Boston Housing Court. Each District Court is formally identified by its county name and by a district number or region within the county. Each District Court is also informally identified by the name of the city or town where it is located. (See the *Directory of Small Claims Courts* at the end of this publication).

The *Plaintiff* (the person bringing the suit) has the option to file suit in the District court where either the *Plaintiff* or *Defendant* lives or has her/his place of business or employment. In landlord-tenant disputes, the *Plaintiff* could sue in the district where the property is located.

small claims court procedure.

Filing Your Claim

To file suit, obtain the appropriate form, called the *Statement of Claim and Notice*, from the Small Claims Clerk in your district. Fill out the form completely and accurately.

You must furnish the *precise legal name* and address of the party you are suing. For example, *S & J Construction, Inc.* You may sue any individual, business, partnership, or corporation. The legal name of a business which is not a

corporation may be determined by contacting the clerk at the city or town hall and requesting business certificate information. The legal name of a corporation can be obtained from the Secretary of State, Corporations Division, One Ashburton Place, 17th Floor, Boston MA 02108 or by telephoning 617-727-2850 or 617-727-9640.

You can only sue for money in Small Claims Court. The amount of your claim should include both the actual damage done and any additional costs incurred due to the damage, such as taxi fares, postage, photocopying, and court costs.

At the time of the filing, you must pay a small court entry fee. This fee and any other court fees will be assessed against the *Defendant* if you win your case.

Your claim may be filed in person or by mail. However, when the papers are sent by mail to the clerk, the action is not commenced until the papers are actually received.

The Clerk will provide a copy of your completed *Statement of Claim and Notice* form, which will show the date and time of trial. You will also receive a *Docket Number*, or reference number for your suit. Use this number to identify your case when you contact the Clerk.

The Clerk then will promptly send to the *Defendant* by certified mail, return receipt requested, and also by separate first class mail, at the address or addresses supplied by you, a copy of the *Statement of Claim and Notice* form. Such certified mail notice of the claim is sufficient, even if it is returned unclaimed or refused by the *Defendants*, as long as the first class mail notice is NOT returned to the court undelivered. The court may provide for any other means of service in individual cases as is deemed necessary.

Preparing for Trial

A week before the hearing, call the Clerk to ensure that the *Defendant* has received the *Statement of Claim and Notice*. The Clerk will inform you if the case was postponed, or if the *Defendant* has filed an answer. Obtain a copy and use the *Defendant's* answer to prepare your case more effectively.

To refresh your memory, prepare a chronological summary of events and relevant facts to facilitate your presentation. Pull together all the evidence that will help you prove your case, such as contracts, letters, canceled checks, receipts, leases, estimates, and the actual damaged goods or photographs. Bring certified copies of the applicable Attorney General's regulations if you are citing a specific violation. These are available at the State Bookstore, State House, Room 116, Boston MA 02133, telephone: 617-727-2834.

If you are suing under the Consumer Protection Act, *Chapter 93A*, notify the Clerk of that fact and that you are entitled to double or treble damages under that statute. Bring a copy of your 30 day demand letter.

You may also wish to schedule witnesses who can verify your claims or confirm your statements. If a witness refuses to participate, the clerk can help *subpoena* him or her. A *subpoena* is a court notice ordering a witness to appear in court on a trial date.

The Trial

Arrive at the Court House at least an hour before your case is heard. When your case is called, you, the *Defendant*, and any witnesses must be sworn in. Then, the Clerk will hear each side of the case allowing each side to develop the story with evidence and witness participation. The *Plaintiff* or person suing, presents the case first. The presentation should be brief, well-organized and emotionally controlled. Then, the *Defendant*, or person being sued

presents his or her version of the case. Always speak directly to the Clerk. Don't argue with the *Defendant* in Court, or interrupt his or her presentation.

After the presentations, you and the *Defendant* may ask questions of each other. The Clerk may act as moderator, asking questions and encouraging discussion to develop all the facts in the case. If the Clerk decides that a party has set up a frivolous or misleading claim or answer, then the Clerk may award additional costs to the other party of up to \$100.

If the *Defendant defaults*, or does not show up, and you appear for trial, you automatically win. However, you must show the Court proof of your claim. (If the *Defendant* appears for the trial and the *Plaintiff* fails to appear, the case will be dismissed. If neither *Plaintiff* nor *Defendant* appears for trial, the claim must also be dismissed.)

Options for the Defendant

Settle—The parties may come to an agreement to settle out of court even after the suit has started. The agreement must be in writing. Notify the Court of settlement by providing a copy to the Clerk. The original copy of this settlement, entitled *Agreement for Judgment*, should be signed by both you and the *Defendant* and filed with the Court's records, so that it may be enforced by law. Keep a copy for your records.

Answer—The filing of an answer by the *Defendant* is optional. The *Defendant* will be instructed that he or she may, if he or she wishes, submit a written answer to the claim in the form of a letter to the court, signed by him or her and setting out in clear and simple language the reason(s) why the *Plaintiff* should not prevail.

Default—If the *Defendant* fails to appear at the trial, the *Plaintiff* automatically wins. A *Judgment and Order* requiring payment of a stated amount, remains valid for 20 years. A court will require some type of showing by the *Plaintiff* that the claim is valid prior to entry of judgment.

Counterclaim—A *Counterclaim* is a *Defendant's* suit in reverse against a *Plaintiff*. The counterclaim procedure is optional. If you have a valid claim against a party suing you, notify the Clerk that you wish to file a counterclaim. For example, if a repair shop is suing you for repair costs, you might counterclaim for the cost of repairing the part improperly installed. In the answer, or in the course of the proceedings, the *Defendant* may set forth in writing any claim which he has against the *Plaintiff*. No written answer to the *Defendant's* claim is required and both the *Plaintiff's* and the *Defendant's* claims are deemed one case. If the *Plaintiff* wants more time to prepare for the counterclaim, he or she may ask the court for a continuance. (See Continuances.) A counterclaim must be filed with the Clerk **at least two days prior** to the hearing. A nominal charge is collected for this filing.

Continuances—Where the *Defendant* has been given notice, trial will not be continued to another date unless by agreement of the parties with the approval of the court, or unless there is a showing of good cause. Any motion for continuance must be in writing unless the court permits an oral application.

Decision of the Court

After hearing the arguments of both parties, the Clerk may make an immediate decision, or may require more time for deliberation, which would leave the case *Under Advisement* and you would be notified by mail of the final decision.

If the Clerk finds in favor of the *Defendant*, then the case will be over and you will receive no payments. You will not be required to pay the court costs for the *Defendant*. If the decision is for the *Plaintiff*, then the court will issue a *Notice of Judgment and Order* that orders the *Defendant* to pay you the damages and court entry fee. The Clerk may award you less than your original claim.

The *Defendant* has the right to appeal the decision within 10 days. The *Defendant* must pay an appeal fee and post \$100 in cash or certified check or bond, unless the Court waives this requirement.

Collecting your money

If the *Defendant* fails to pay you, then you must inform the Clerk who will issue a *Notice to Show Cause* to you. You then must arrange to have the notice delivered to the Defendant by a county Deputy Sheriff or municipal Constable. The *Notice to Show Cause* will indicate the date and time of hearing. At the hearing, the Court will take appropriate action to recover payment.

Alternatively, you may ask the Clerk for an *Execution* form. This form allows the county Deputy Sheriff or municipal Constable to seize and sell the *Defendant's* property to recover the amount owed.

Within one year of the Court's decision, a party can apply for relief from the judgment or order. This means that the Court may decide to reverse the decision because of an error or other reasons that the Court finds sufficient. Ask the Clerk if you have any questions about this or other Small Claims Court procedures.

sources of help.

For further information, contact the Small Claims Advisory Service, Phillips Brooks House, Harvard University, Cambridge, MA 02138: 617-497-5690.

directory of courts.

Suffolk County

1. **Municipal Court of the City of Boston**
Old Court House, 55 Pemberton Square Boston, 02108
(617)725-8000
Boston, all of Suffolk County (1-10)
2. **Housing Court Department, City of Boston (as of Jan. '99)**
New Chardon Street Courthouse, 24 New Chardon Street, Boston, 02114-4703
(617)725-8487
Allston, Boston, Brighton, Charlestown, Dorchester, East Boston, Hyde Park, Jamaica Plain, Mattapan, Quincy, Roslindale, Roxbury, South Boston, West Roxbury
3. **Municipal Court of Brighton District**
52 Academy Hill Road, Brighton, 02135
(617)782-6521 X208
Allston, Brighton
4. **Municipal Court of Charlestown District**
Court House, 3 City Square, Charlestown, 02129
(617)242-5400 X241
Charlestown
5. **District Court of Chelsea (as of Jan '99)**
Williams Street, Chelsea, 02150
(617)252-0960 X416
Chelsea, Revere
6. **Municipal Court of Dorchester District**
510 Washington Street, Dorchester, 02124
(617)288-9500 X209, X227
Dorchester, Mattapan
7. **East Boston District Court**
37 Meridian Street, East Boston, 02128
(617)569-7550 X121
East Boston, Winthrop
8. **Roxbury District Court**
85 Warren Street, Roxbury, 02119
(617)427-7000 X587
Roxbury, *part of Dorchester

- 9. Trial Court of the Commonwealth-District Court Dept. South Boston Division**
535 East Broadway, South Boston, 02127
(617)268-9292
South Boston, *part of Dorchester
- 10. Municipal Court of the West Roxbury District**
Court House, 445 Arborway, Jamaica Plain, 02130
(617)522-4710 X204, X217
Hyde Park, Jamaica Plain, Readville, Roslindale, West Roxbury

Middlesex County

- 11. District Court Department of the Trial Court-Ayer Division (Middlesex County 11-22)**
25 East Main Street, Ayer, 01432
(978)772-2100 X216, X218
Ashby, Ayer, Boxborough, Dunstable, Groton, Littleton, Pepperell, Shirley, Townsend, Westford
- 12. Trial Court of the Commonwealth-Framingham Division**
Court House, 600 Concord Street, P.O. Box 1961, Framingham, 01701
(508)875-7461 & 7462 X208, X222
Ashland, Framingham, Holliston, Hopkinton, Sudbury, Wayland
- 13. First District Court of Eastern Middlesex**
89 Summer Street, Malden, 02148
(781)322-7500 X119 X120
Everett, Malden, Melrose, Wakefield
- 14. Second District Court of Eastern Middlesex**
38 Linden Street, Waltham, 02154
(781)894-4500 X251
Waltham, Watertown, Weston
- 15. Third District Court of Eastern Middlesex**
40 Thorndike Street, East Cambridge, 02141
(617)494-4315 X4315
Arlington, Belmont, Cambridge
- 16. Fourth District Court of Eastern Middlesex**
Court House, 30 Pleasant Street, Woburn, 01801
(781)935-4000 X277
Burlington, North Reading, Reading, Stoneham, Wilmington, Winchester, Woburn.

17. Concord District Court

305 Walden Street, Concord, 01742

(978)369-0500 X631

Acton, Bedford, Carlisle, Concord, Lexington, Lincoln, Maynard,
Stow

18. District Court of Lowell

41 Hurd Street, Lowell, 01852

(978)459-4101 X200 X201 X231 X232

Billerica, Chelmsford, Dracut, Lowell, Tewksbury, Tyngsborough

19. District Court of Marlborough

45 Williams Street, Marlborough, 01752

(508)485-3700

Hudson, Marlborough

20. District Court of Natick

117 East Central Street, Natick, 01760

(508)653-4332

Natick, Sherborn

21. District Court of Newton

1309 Washington Street, West Newton, 02165

(617)244-3600 X315

Newton, joint jurisdiction with #14 in Waltham, Watertown and
Weston

22. District Court of Somerville

175 Fellsway, Somerville, 02145

(617)666-8000 X748 X768 X770

Medford, Somerville

Norfolk County

23. Brookline Municipal Court (Norfolk County 23-27)

360 Washington Street, Brookline, 02146

(617)232-4660 X12

Brookline

24. District Court of East Norfolk

1 Dennis F. Ryan Parkway, Quincy, 02169

(617)471-1650 X276 X277 X278 X279

Braintree, Cohasset, Holbrook, Milton, Quincy, Randolph,
Weymouth

- 25. District Court of Northern Norfolk**
631 High Street, Dedham, 02026
(781)329-4777 X402
Dedham, Dover, Medfield, Needham, Norwood, Wellesley,
Westwood
- 26. District Court of Southern Norfolk**
1288 Central Street, Stoughton, 02072
(781)344-2131 X228 X229
Avon, Canton, Sharon, Stoughton
- 27. District Court of Western Norfolk**
P. O. Box 248 60 East Street, Wrentham, 02093
(508)384-3106 X225 X231
Foxboro, Franklin, Medway, Millis, Norfolk, Plainville,
Sheldonville, Walpole, Wrentham

Essex County

- 28. First District Court of Essex (Essex County 28-35)**
65 Washington Street, Salem, 01970
(978)744-1167
Beverly, Danvers, Manchester, Middleton, Salem (includes State
Police)
- 29. Third District Court of Essex**
P. O. Box 246 30 South Main Street, Ipswich, 01938
(978)356-5578
Hamilton, Ipswich, Topsfield, Wenham
- 30. District Court of Eastern Essex**
197 Main Street, Gloucester, 01930
(978)283-2620
Essex, Gloucester, Rockport
- 31. District Court of Lawrence (Fenton Judicial Center)**
2 Appleton Street, Lawrence, 01840
(978)689-2810
Andover, Lawrence, Methuen, North Andover
- 32. District Court of Newburyport**
188 State Street, Newburyport, 01950
(978)462-2652 X3034
Amesbury, Merrimack, Newbury, Newburyport, Rowley, Salisbury,
West Newbury

- 33. Central District Court of Northern Essex**
James P. Ginty Boulevard, Haverhill, 01831
(978)373-4151 X125
Boxford, Georgetown, Groveland, Haverhill
- 34. District Court of Peabody**
P. O. Box 66 1 Lowell Street, Peabody, 01960
(978)532-3100
Lynnfield, Peabody
- 35. District Court of Southern Essex (Lynn Division)**
580 Essex Street, Lynn, 01901
(781)598-5200 X185 X186
Lynn, Marblehead, Nahant, Saugus, Swampscott

Bristol County

- 36. First District Court of Bristol (Bristol County 36-39)**
15 Court Street, Taunton, 02780
(508)824-4032 X125
Berkley, Dighton, Easton, Raynham, Rehobeth, Seekonk, Taunton
- 37. Second District Court of Bristol**
45 Rock Street, Fall River, 02720
(508)679-8161 X278 X279 X280 X281
Fall River, Freetown, Somerset, Swansea, Westport
- 38. New Bedford District Court**
Court House, 75 North Sixth Street, New Bedford, 02740
(508)999-9700
Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford, Westport
- 39. Attleboro District Court**
88 North Main Street, Attleboro, 02703
(508)222-5900
Attleboro, Mansfield, North Attleboro, Norton, Plymouth County
- 40. District Court of Brockton (Plymouth County 40-43)**
155 West Elm Street, Brockton, 02301
(508)587-8000
Abington, Bridgewater, Brockton, East Bridgewater, West Bridgewater, Whitman

41. Second District Court of Plymouth

28 George Washington Boulevard, Hingham, 02043
(781)749-7000
Hanover, Hingham, Hull, Norwell, Rockland, Scituate

42. Third District Court of Plymouth

Russell Street Court House, Plymouth, 02360
(508)747-0500 X316 X317
Duxbury, Halifax, Hanson, Kingston, Marshfield, Pembroke,
Plymouth, Plympton

43. Fourth District Court of Plymouth

2200 Cranberry Highway, West Wareham, 02576
(508)295-8300 X314
Buzzards Bay, Carver, Lakeville, Marion, Mattapoisett,
Middleboro, Rochester, Wareham

Barnstable County

44. First District Court of Barnstable (Barnstable County 44-46)

P. O. Box 427, 3195 Main Street, Route 6A, Barnstable, 02630
(508)362-2511 X438
Barnstable, Sandwich, Yarmouth

45. Falmouth District Court

161 Jones Road, Falmouth, 02540
(508)495-1500 X233
Bourne, Falmouth, Mashpee

46. Orleans District Court

Court House, 237 Rock Harbor Road, Orleans, 02653
(508)255-4700 X119
Brewster, Chatham, Dennis, Eastham, Harwich, Orleans, Provincetown, Truro, Wellfleet

Dukes County

47. Edgartown District Court (Dukes County 47)

P. O. Box 1284, Court House, 81 Main Street,
Edgartown, 02539
(508)627-3751
All towns on Martha's Vineyard, Gosnold (including all of the Elizabeth Islands)

Nantucket County

48. Nantucket District Court (Nantucket County 48)

P. O. Box 1800, Broad Street, Nantucket, 02554

(508)228-0460

Nantucket

Worcester County

49. District Court of Northern Worcester (Worcester County 49-59)

P. O. Box 40, 108 Matthews Street, Gardner, 01440

(508)632-2373

Gardner, Hubbardston, Petersham, Phillipston, Royalston,

Templeton, Westminster

50. First District Court of Southern Worcester

P. O. Box 100, West Main Street, Dudley, 01571

(508)943-7123 X143

Charlton, Dudley, Oxford, Southbridge, Sturbridge, Webster

51. First District Court of Eastern Worcester

175 Milk Street, Westborough, 01581

(508)366-8266 X120 X122

Grafton, Northborough, Shrewsbury, Southborough, Westborough

52. Southern District Court of Southern Worcester

P. O. Box 580, 261 South Main Street, Uxbridge, 01569

(508)278-2454

Blackstone, Douglas, Millville, Northbridge, Sutton, Uxbridge

53. Second District Court of Eastern Worcester

P. O. Box 30, Boylston Street, Clinton, 01510

(978)368-7811

Berlin, Bolton, Boylston, Clinton, Harvard, Lancaster, Sterling

54. Milford District Court

P. O. Box 370, 161 West Street, Route 140, Milford, 01757

(508)473-1260 X103

Bellingham, Hopedale, Mendon, Milford, Upton

55. Central District Court of Worcester

50 Harvard Street, Worcester, 01608

(508)757-8350 X400 X401 X402

Auburn, Barre, Holden, Millbury, Oakham, Paxton, Rutland, West

Boylston, Worcester

56. District Court of Fitchburg

100 Elm Street, Fitchburg, 01420

(978)345-2111

Ashburnham, Fitchburg, Lunenburg

57. District Court of Leominster

25 School Street, Leominster, 01453

(978)537-3722

Leominster, Princeton

58. District Court of Western Worcester

544 East Main Street, East Brookfield, 01515

(508)885-6305

Brookfield, East Brookfield, Hardwick (including Gilbertville & Wheelwright), Leicester, New Braintree, North Brookfield, Spencer, Warren, West Brookfield

59. District Court of Winchendon

80 Central Street, Winchendon, 01475

(978)297-0156

Winchendon

Franklin County

60. District Court of Franklin (Franklin County 60 & 61)

425 Main Street, Greenfield, 01301

(413)774-5533

Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, Northfield, Rowe, Shelburne, Shutesbury, Sunderland, Whatley

61. District Court Department-Orange Division

1 Court Square, Orange, 01364

(978)544-8277 X214

Athol, Erving, New Salem, Orange, Warwick, Wendell

Hampden County

62. District Court of Chicopee (Hampden County 62-67)

30 Church Street, Chicopee, 01020

(413)594-5921

Chicopee

63. District Court of Eastern Hampden

235 Sykes Street, Palmer, 01069

(413)283-8916

Brimfield, Hampden, Holland, Ludlow, Monson, Palmer, Wales, Wilbraham

64. District Court of Holyoke

20 Court Plaza, Holyoke, 01040
(413)538-9710
Holyoke

65. District Court of Springfield

P. O. Box 2421, 50 State Street, Springfield, 01103
(413)748-8600
Agawam, East Longmeadow, Longmeadow, Springfield, West
Springfield

66. Hampden Division-Housing Court

37 Elm Street, Springfield, 01103
(413)748-7838
Agawam, Blanford, Brimfield, Chester, Chicopee, East
Longmeadow, Feeding Hills, Granville, Hampden, Holland,
Holyoke, Indian Orchard, Longmeadow, Ludlow, Monson,
Montgomery, Palmer, Russell, Southwick, Springfield, Thorndike,
Three Rivers, Tolland, Wales, Westfield, West Springfield,
Wilbraham, Woronoco

67. Westfield District Court

27 Washington Street, Westfield, 01085
(413)568-8946
Blanford, Chester, Granville, Montgomery, Russell, Southwick,
Tolland, Westfield

Hampshire County

**68. District Court Department-Northhampton Division (Hampshire
County 68 & 69)**

15 Gothic Street, Northhampton, 01060
(413)584-7776 X229 X230
Amherst, Chesterfield, Cummington, Easthampton, Goshen,
Granby, Hadley, Hatfield, Huntington, Middlefield, Northhampton
(including Florence & Leeds), Pelham, Plainfield, Southhampton,
South Hadley, Westhampton, Williamsburg (including
Haydenville), Worthington

69. District Court of Eastern Hampshire

P. O. Box 300, 71 South Street, Ware, 01082
(413)967-3301
Belchertown, Granby, Ware

Berkshire County

70. District Court of Central Berkshire (Berkshire County 70-73)

24 Wendell Avenue, Pittsfield, 01201

(413)499-0558

Dalton, Hancock, Hinsdale, Lanesborough, Peru, Pittsfield, Richmond, Washington,

(*concurrent jurisdiction in Becket, Lenox, & Windsor)

71. District Court of Northern Berkshire

65 Park Street, Adams, 01220

(413)743-0021

Adams, Cheshire, Clarksburg, Florida, Hancock, New Ashford, North Adams, Savoy,

Williamstown, Windsor

72. District Court of Northern Berkshire-North Adams

10 Main Street, North Adams, 01247

(413)663-5339

Adams, Cheshire, Clarksburg, Florida, Hancock, New Ashford, North Adams, Savoy,

Williamstown, Windsor

73. District Court of Southern Berkshire

9 Gilmore Avenue, Great Barrington, 01230

(413)528-3520

Alford, Becket, Egremont, Great Barrington, Lee Lenox, Monterey, Mount Washington, New Marlborough, Otis, Sandisfield,

Sheffield, Stockbridge, Tyringham, West Stockbridge

(*concurrent jurisdiction in Becket & Lenox)

Other resources.

Consumer Guides

Banks Selling Insurance
Home Improvement
Landlords' Rights and Responsibilities
Lemon Aid Law
Managing Credit and Debt
New & Leased Car Lemon Law
Shopping Rights
Small Claims Court
Tenants' Rights and Responsibilities
30-day Demand Letter
Used Vehicle Warranty Law

Consumer Fact Sheets

Auto Repair Rights
Credit Card Secrets
Making Health Clubs Work Out for You
Stopping Junk Mail, Calls, and E-mail
Surviving Financial Identity Theft

Consumer Hotline

(617) 727-7780
Toll Free (888) 283-3757


Online Resource Center

<http://www.consumer.com/consumer>

e-mail

ask@consumer.com

This publication provides general information about Massachusetts consumer issues and procedures. It is not designed to address all questions in detail and consumers are encouraged to seek further guidance by contacting the agency directly.

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Massachusetts Office of
Consumer Affairs &
Business Regulation
One Ashburton Place
Room 1411
Boston, MA 02108
(617) 727-7780

Argeo Paul Cellucci
Governor

Jane Swift
Lieutenant Governor

Daniel A. Grabauskas
Director

**Consumer Affairs &
Business Regulation**



Consumer Affairs & Business Regulation



Massachusetts Office of

Consumer Affairs & Business Regulation

One Ashburton Place, Room 1411

Boston, MA 02108